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(Based on PTO 01-08 version)

Substitute Form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Complete If Known	
				Application Number	10/656,479
				Filing Date	September 4, 2003
				First Named Inventor	Jonathan Helitzer
				Art Unit	3626
				Examiner Name	N. Pass
Sheet	1	of	1	Attorney Docket Number	HSDO-P01-003

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	AE6	US-6,931,309-A1	08-16-2005	Phelan et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				

Examiner Signature		Date Considered	
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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	CD2	Nerad, Jack. Insurance by the mile. (12/22/2004) Retrieved from http://www.drivers.com .	
	CE2	Johnston, J. Vehicle's Black Box Holds Key To Crash (5/21/2003). Retrieved from http://news.tbo.com	
	CF2	Litman, T. Distance-Based Vehicle Insurance Feasibility, Costs and Benefits. Comprehensive Technical Report. Victoria Transport Policy Institute. (7/8/04)	

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